

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

VINCENT PAUL BAVUSO, JR.
TRACEY LEE BAVUSO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:14-24665

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/26/2014 and confirmed on 3/2/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		191,063.00
Less Refunds to Debtor	1,783.14	
TOTAL AMOUNT OF PLAN FUND		189,279.86

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,000.00	
Trustee Fee	7,859.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,859.98

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE Acct: 1226	0.00	119,255.09	0.00	119,255.09
	US BANK TRUST NA - TRUSTEE Acct: 1226	6,751.22	6,751.22	0.00	6,751.22
	HARLEY DAVIDSON CREDIT CORP* Acct: 5186	0.00	0.00	0.00	0.00
	M & T BANK Acct: 4873	22,957.00	22,957.00	3,401.04	26,358.04
	ONE MAIN FINANCIAL(*) Acct: 0540	11,988.41	11,988.41	2,052.70	14,041.11
					166,405.46

Priority					
	SCOTT R LOWDEN ESQ** Acct:	0.00	0.00	0.00	0.00
	VINCENT PAUL BAVUSO, JR. Acct:	0.00	0.00	0.00	0.00
	VINCENT PAUL BAVUSO, JR. Acct:	500.00	500.00	0.00	0.00
	VINCENT PAUL BAVUSO, JR. Acct:	1,283.14	1,283.14	0.00	0.00
	NICOTERO & LOWDEN PC Acct:	0.00	0.00	0.00	0.00
	SCOTT R LOWDEN ESQ** Acct:	0.00	0.00	0.00	0.00
	RICE AND ASSOCIATES Acct:	3,000.00	3,000.00	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX7-18	1,838.57	1,838.57	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXX0-19	1,161.43	1,161.43	0.00	0.00
	EQUITABLE GAS CO(*) Acct: 1153	0.00	6,983.83	0.00	6,983.83
	CITIBANK NA - TRUSTEE CMLTI ASSET T	450.00	450.00	0.00	450.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct: 1226				7,433.83
<hr/>					
Unsecured					
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 2339	410.49	32.01	0.00	32.01
	CAVALRY SPV I LLC - ASSIGNEE** Acct: 2239	2,532.41	197.47	0.00	197.47
	CAPITAL ONE(*) Acct: 0566	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 4010	781.20	60.92	0.00	60.92
	CAVALRY SPV I LLC - ASSIGNEE** Acct: 3238	717.07	55.91	0.00	55.91
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 6268	497.69	38.80	0.00	38.80
	JPMORGAN CHASE BANK NA Acct: 9991	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct: 1975	2,275.55	177.44	0.00	177.44
	LVNV FUNDING LLC, ASSIGNEE Acct: 7755	1,940.78	151.33	0.00	151.33
	DELL FINANCIAL SERVICES LLC Acct: 2499	2,316.19	180.61	0.00	180.61
	DEPARTMENT STORES NATIONAL BANK Acct: 8959	325.62	25.39	0.00	25.39
	PREMIER BANKCARD LLC; JEFFERSON C Acct: 4596	348.39	27.16	0.00	27.16
	PREMIER BANKCARD LLC; JEFFERSON C Acct: 1630	332.70	25.95	0.00	25.95
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 2524	2,248.50	175.33	0.00	175.33
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 4834	310.00	24.17	0.00	24.17
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 8391	1,919.28	149.65	0.00	149.65
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 0394	237.58	18.53	0.00	18.53
	MARCIA BABIAK Acct:	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 1687	2,061.01	160.72	0.00	160.72
	GECC/SAMS CLUB++ Acct: 1687	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 4968	0.00	0.00	0.00	0.00
	M & T BANK Acct: 4873	0.00	0.00	0.00	0.00
	PA AMERICAN WATER(*) AKA AMERICAN Acct: 3638	132.46	10.33	0.00	10.33
	HARLEY DAVIDSON CREDIT CORP* Acct: 5186	883.23	68.87	0.00	68.87
	EQUITABLE GAS CO(*) Acct:	0.00	0.00	0.00	0.00
	JOSEPH A. DESOYE ESQ Acct:	0.00	0.00	0.00	0.00
					<hr/> 1,580.59
TOTAL PAID TO CREDITORS					175,419.88

TOTAL	
CLAIMED	450.00
PRIORITY	41,696.63
SECURED	20,270.15

Date: 02/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

VINCENT PAUL BAVUSO, JR.
TRACEY LEE BAVUSO
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-24665

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Vincent Paul Bavuso, Jr.
Tracey Lee Bavuso
Debtors

Case No. 14-24665-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
Form ID: pdf900

Page 1 of 2
Total Noticed: 40

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 01, 2020.

db/jdb
cr +Vincent Paul Bavuso, Jr., Tracey Lee Bavuso, 733 Ellen Street, Monongahela, PA 15063-1319
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
cr +Household Finance Consumer Discount Co, 14841 Dallas Pkwy #300, Dallas, TX 75254-7883
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
cr U.S. Bank Trust National Association, not in its i, Fay Servicing, LLC, PO Box 814609,
Dallas, TX 75381-4609
13960658 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
13960659 +Cap One - GM Card, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14016388 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200,
Tucson, AZ 85712-1083
13960664 +Chase, Po Box 15298, Wilmington, DE 19850-5298
15121085 Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
13967794 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13960668 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
13960669 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13971170 +HSBC MORTGAGE SERVICES, INC., P.O. BOX 21188, EAGAN, MINNESOTA 55121-0188
13970357 +Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-9013
13986042 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13960677 M&T Credit Services Ll, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,
Williamsville, NY 14221
13960678 +Marcia Babiak, 118 Elmcrest Avenue, Monongahela, PA 15063-1123
15170186 U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609,,
Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 29 2020 03:17:19
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13960660 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 29 2020 03:16:19 Capital 1 Bank,
Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
13991697 +E-mail/Text: bankruptcy@cavps.com Feb 29 2020 03:10:59 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13960665 +E-mail/PDF: creditonebknofications@resurgent.com Feb 29 2020 03:16:26 Credit One Bank,
Po Box 98873, Las Vegas, NV 89193-8873
13960667 E-mail/PDF: DellBKNofications@resurgent.com Feb 29 2020 03:18:11 Dell Financial Services,
Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
13960671 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:16:10 GECRB/American Eagle,
Attn:Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13960672 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:17:00 GECRB/Lowes,
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13960673 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:17:51 GECRB/Sams Club,
Gecrb/Sams Club, Po Box 103104, Roswell, GA 30076-9104
13960674 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:16:09 Gemb/walmart, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
13960675 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 29 2020 03:11:26 Harley Davidson Financial,
Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
14268462 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 29 2020 03:11:49
LSF9 MASTER PARTICIPATION TRUST, c/o CALIBER HOME LOANS, INC., 13801 WIRELESS WAY,
OKLAHOMA CITY, OK 73134-2500
14014523 E-mail/PDF: resurgentbknofications@resurgent.com Feb 29 2020 03:18:13
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13960679 +E-mail/PDF: cbp@onemainfinancial.com Feb 29 2020 03:17:46 Onemain Financial,
2 North Main Street, Washington, PA 15301-4508
14017222 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 29 2020 03:17:19
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14135739 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 29 2020 03:17:16
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
13993396 +E-mail/Text: csc.bankruptcy@amwater.com Feb 29 2020 03:11:43 Pa. American Water,
PO Box 578, Alton, IL 62002-0578
13986823 +E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 29 2020 03:10:48 Premier Bankcard, Llc.,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13960682 E-mail/PDF: cbp@onemainfinancial.com Feb 29 2020 03:17:46 Springleaf, Po Box 742536,
Cincinnati, OH 45274
13973475 E-mail/PDF: cbp@onemainfinancial.com Feb 29 2020 03:16:56 Springleaf Financial Services,
PO Box 3251, Evansville, IN 47731
13960680 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:16:09 Sams Club,
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13960681 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:16:09 Sams Club / GEMB,
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 21

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 40

Date Rcvd: Feb 28, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harley-Davidson Credit Corp. Successor to Eaglemar
cr LSF8 Master Participation Trust
cr LSF9 MASTER PARTICIPATION TRUST
cr LSF9 Master Participation Trust etal
cr U.S. Bank Trust National Association
cr* Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
13960661* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,
Salt Lake City, UT 84130-0285
13960662* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,
Salt Lake City, UT 84130-0285
13960663* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,
Salt Lake City, UT 84130-0285
13960666* +Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
13986664* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13960670* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14151383* +Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-9013
13960676 ##HFC/Beneficial Mtg Services, Attn: Bankruptcy, 961 Weigel Dr, Elmhurst, IL 60126-1058
TOTALS: 5, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 25, 2020 at the address(es) listed below:

David A. Rice on behalf of Debtor Vincent Paul Bavuso, Jr. ricelaw1@verizon.net,
lowdenscott@gmail.com
David A. Rice on behalf of Joint Debtor Tracey Lee Bavuso ricelaw1@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E
bkgroup@kmlawgroup.com
Joseph A. Dessoye on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor LSF9 Master Participation Trust etal
jschalk@barley.com, sromig@barley.com
Martin A. Mooney on behalf of Creditor Harley-Davidson Credit Corp. Successor to Eaglemark
Savings Bank kcollins@schillerknapp.com, lgadomski@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott R. Lowden on behalf of Debtor Vincent Paul Bavuso, Jr. niclowlgl@comcast.net
Scott R. Lowden on behalf of Joint Debtor Tracey Lee Bavuso niclowlgl@comcast.net
Thomas Song on behalf of Creditor LSF9 Master Participation Trust etal pawb@fedphe.com
TOTAL: 13